



## **1999 CRA FILE SPECIFICATIONS**

# File Specifications For Reporting 1999 CRA Data

## Introduction

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The following information describes the formats used when sending automated CRA data to the Board of Governors of the Federal Reserve System. These formats should be used to send data to the Board if you are a CRA reporter regulated by the OCC, FRS, FDIC or OTS.

## General Information Regarding CRA Data Reporting Files

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All records in the CRA file are 314 characters.

The following records ***must be*** contained in the CRA file:

- Transmittal Sheet record has 16 elements comprising 207 characters and filler comprising 107 characters of blanks.
- Community Development record has 18 elements comprising 113 characters and filler comprising 201 characters of blanks.
- Assessment Area record(s) has 13 elements comprising 51 characters and filler comprising 263 characters of blanks.

The following records ***should be*** included in the CRA file ***if they are applicable***:

- Composite Small Business record(s) has 34 elements comprising 213 characters and filler comprising 101 characters of blanks.
- Composite Small Farm record(s) has 34 elements comprising 213 characters and filler comprising 101 characters of blanks.

The following record ***can be optionally*** included in the CRA file:

- Consortium/Third Party record has 12 elements comprising 71 characters and filler comprising 243 characters of blanks.

## Magnetic Tape Format Characteristics

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CRA data submitted via Magnetic Tape, must adhere to the following specifications:

1. Tape Label: Non-labeled
  2. Record Format: Fixed Block
  3. Blocksize: 24,178
  4. Record Length: 314
  5. File Organization: Physical Sequential
  6. Tape Density: 5 or 9 track (reel) tapes should be 6250 bpi.  
3480 or 3490E IBM Compatible Cartridges  
should be non-compressed.
  7. Data Format: EBCDIC
  8. The magnetic tape file may contain six types of records per respondent:
    - 3 = Transmittal Sheet
    - 4 = Composite Small Business
    - 5 = Composite Small Farm
    - 6 = Community Development
    - 7 = Consortium/Third Party (optional)
    - 8 = Assessment Area
- IT IS REQUIRED THAT RECORD IDENTIFIERS 3, 6, AND 8 BE INCLUDED IN ANY CRA DATA FILE.** Small business and small farm records should be included if applicable. Consortium/third party records are optional. (Micro data records should **NOT** be included.)
9. There must be only one file on the magnetic tape. The file may contain CRA records for multiple respondents that must be sorted in respondent ID, record identifier order.
  10. A tape should be accompanied with a document or label containing the respondent ID and agency code for each respondent, tape volume number, record length, block size, contact name and phone number, total number of records (excluding transmittal sheet(s)), and any other pertinent information.
  11. There should not be any null values (00 in HEX or ASCII char (0)) contained in the file.

## PC Diskette Format Characteristics

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CRA data submitted via diskette must adhere to the following specifications:

1. The diskette must be formatted with IBM or MS DOS, for IBM compatible personal computers. Only 3 1/2" high density, 1.4M formatted capacity diskettes will be accepted.

**NOTE: 5 1/4" DISKETTES WILL NOT BE ACCEPTED**

2. The CRA data should be contained in a file named: **CRA.DAT**
  - The file must be the only file on the diskette and may contain CRA records for multiple respondents that must be sorted in respondent ID, record identifier order.
  - If a CRA file will not fit on one diskette, it must be split into multiple files (each named CRA.DAT) using separate diskettes. If a respondent is continued from a previous diskette, a transmittal sheet (TS) record is not required on each subsequent diskette. The TS record should only be on the first diskette and followed by all other records. The loan count on the TS record should reflect the total number of records on all the diskettes (excluding the transmittal sheet).
  - The PC Diskette file may contain six types of records per respondent:
    - 3 = Transmittal Sheet
    - 4 = Composite Small Business
    - 5 = Composite Small Farm
    - 6 = Community Development
    - 7 = Consortium/Third Party (optional)
    - 8 = Assessment Area

**IT IS REQUIRED THAT RECORD IDENTIFIERS 3, 6, AND 8 BE INCLUDED IN ANY CRA DATA SUBMISSION.** Small business and small farm records should be included if applicable. Consortium/third party records are optional. (Micro data records should **NOT** be included.)

3. The CRA data file must be in ASCII format, containing carriage return/line feed (0D0A in HEX or ASCII char (13) and char (10)) characters at the end of each record. There should not be an end-of-file mark, return or null values (00 in HEX or ASCII char (0)) contained in the file.
4. The record format is fixed; the fields contained in the record should not be delimited. In addition, the record should not be enclosed in double quotes (").
5. Numeric fields on CRA records must be right justified and zero filled. If you are using a product that drops the leading zeros on numeric fields, the data will not pass validity edits.
6. The PC diskette(s) should be labeled with information containing the respondent ID and agency code for each respondent, processing year, contact name and phone number, number of diskettes (e.g., 1 of 3), number of records (excluding the transmittal sheet), and any other pertinent information.
7. All diskettes submitted should be virus-free.

**System Title and Acronym:**

CRA: Community Reinvestment Act

**Descriptive File Name:**

1999 Transmittal Sheet

**Record Format: Length**

314

**Type**

FB

**Block Size**

24,178

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Record ID	1	1	1	N	Value is 3
2. Respondent ID	2	11	10	AN	Assigned by regulatory agency. (same as HMDA ID, if applicable) Right justified with leading zeros
3. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute(e.g., January 17, 1999, at 1:30 pm would be 199901171330)
5. Transaction Code	25	25	1	N	Value is 2 (Add)
6. Activity Year	26	29	4	N	Four digit year (e.g. 1999)
7. Respondent Name	30	59	30	AN	left justified
8. Respondent Address	60	99	40	AN	left justified
9. Respondent City	100	124	25	AN	left justified
10. Respondent State	125	126	2	AN	Postal Code state abbreviation
11. Respondent Zip Code	127	136	10	AN	Format is 99999 left justified or 99999-9999
12. Contact Person's Name	137	166	30	AN	For report questions left justified
13. Contact Person's Phone Number	167	178	12	AN	Format is 999-999-9999
14. Fax Number	179	190	12	AN	Format is 999-999-9999
15. Tax ID	191	200	10	AN	Format is 99-99999999

System Title and Acronym:

CRA: Community Reinvestment Act

Descriptive File Name:

1999 Transmittal Sheet

16. Total Records	201	207	7	N	The total number of Composite Small Business and Small Farm, Community Development, Consortium/Third Party {if applicable}, and Assessment Area record(s); Right justified with leading zeros
17. Filler	208	314	107	AN	Blank

**System Title and Acronym:**CRA: Community Reinvestment Act**Descriptive File Name:**1999 Composite Small Business**Record Format: Length**314**Type**FB**Block Size**24,178

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Record ID	1	1	1	N	Value is 4
2. Respondent ID	2	11	10	AN	Assigned by regulatory agency. (Same as HMDA ID, if applicable) Right justified with leading zeros
3. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute(e.g. January 17, 1999, at 1:30 pm would be 199901171330)
5. Transaction Code	25	25	1	N	Value is 2 (Add)
6. Activity Year	26	29	4	N	Four digit year (e.g., 1999)
7. MSA	30	33	4	AN	As defined by OMB; Right justified with leading zeros or NA left justified for areas outside of an MSA
8. State	34	35	2	N	FIPS code with leading zeros
9. County	36	38	3	N	FIPS code with leading zeros

AN-AlphaNumeric

N-Numeric

**System Title and Acronym:**

CRA: Community Reinvestment Act

**Descriptive File Name:**

1999 Composite Small Business

10. Census Tract/BNAs	39	45	7	AN	As defined by the Bureau of Census; Right justified with leading/trailing zeros and decimal point (e.g., 0010.00) or NA left justified if the street address does not exist
11. Number of Small Business Loans Originated with Loan Amount at Origination $\leq$ \$100,000	46	51	6	N	Zero if not applicable
12. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination $\leq$ \$100,000	52	59	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
13. Number of Small Business Loans Purchased with Loan Amount at Origination $\leq$ \$100,000	60	65	6	N	Zero if not applicable
14. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination $\leq$ \$100,000	66	73	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
15. Number of Small Business Loans Originated with Loan Amount at Origination $>$ \$100,000 and $\leq$ \$250,000	74	79	6	N	Zero if not applicable
16. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination $>$ \$100,000 and $\leq$ \$250,000	80	87	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$125,100 would be reported as 125} or zero if not applicable
17. Number of Small Business Loans Purchased with Loan Amount at Origination $>$ \$100,000 and $\leq$ \$250,000	88	93	6	N	Zero if not applicable

AN-AlphaNumeric

N-Numeric



**System Title and Acronym:**

CRA: Community Reinvestment Act

**Descriptive File Name:**

1999 Composite Small Business

18. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination > \$100,000 and ≤ \$250,000	94	101	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$125,100 would be reported as 125} or zero if not applicable
19. Number of Small Business Loans Originated with Loan Amount at Origination > \$250,000	102	107	6	N	Zero if not applicable
20. Total Loan Amount of Small Business Loans Originated with Loan Amount at Origination > \$250,000	108	115	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$325,100 would be reported as 325} or zero if not applicable
21. Number of Small Business Loans Purchased with Loan Amount at Origination > \$250,000	116	121	6	N	Zero if not applicable
21. Total Loan Amount of Small Business Loans Purchased with Loan Amount at Origination > \$250,000	122	129	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$325,100 would be reported as 325} or zero if not applicable
22. Number of loans to Small Businesses with Gross Annual Revenues ≤ \$1 million	130	135	6	N	Zero if not applicable
23. Total Loan Amount of loans to Small Businesses with Gross Annual Revenues ≤ \$1 million	136	143	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
25. Number of Small Business Loans Reported as Affiliate Loans	144	149	6	N	Zero if not applicable

AN-AlphaNumeric

N-Numeric

**System Title and Acronym:**

CRA: Community Reinvestment Act

**Descriptive File Name:**

1999 Composite Small Business

26. Total Loan Amount of Small Business Loans Reported as Affiliate Loans	150	157	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
27. Number of loans Originated to Small Businesses with Gross Annual Revenues $\leq$ \$1 million	158	163	6	N	Zero if not applicable
28. Total Loan Amount of loans Originated to Small Businesses with Gross Annual Revenues $\leq$ \$1 million	164	171	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
29. Number of Small Business Loans Purchased with Gross Annual Revenues $\leq$ \$1 million	172	177	6	N	Zero if not applicable
30. Total loan amount of Small Business Loans Purchased with Gross Annual Revenues $\leq$ \$1 million	178	185	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
31. Number of Small Business Loans Originated Reported as Affiliate Loans	186	191	6	N	Zero if not applicable
31. Total Loan Amount of Small Business Loans Originated Reported as Affiliate Loans	192	199	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
32. Number of Small Business Loans Purchased Reported as Affiliate Loans	200	205	6	N	Zero if not applicable

AN-AlphaNumeric

N-Numeric

System Title and Acronym:

CRA: Community Reinvestment Act

Descriptive File Name:

1999 Composite Small Business

33. Total Loan Amount of Small Business Loans Purchased Reported as Affiliate Loans	206	213	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
35. Filler	214	314	101	AN	Blank

**System Title and Acronym:**

CRA: Community Reinvestment Act

**Descriptive File Name:**

1999 Composite Small Farm

**Record Format:****Length**

314

**Type**

FB

**Block Size**

24,178

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Record ID	1	1	1	N	Value is 5
2. Respondent ID	2	11	10	AN	Assigned by regulatory agency. (same as HMDA ID, if applicable) Right justified with leading zeros
3. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute(e.g., January 17, 1999, at 1:30 pm would be 199901171330)
5. Transaction Code	25	25	1	N	Value is 2 (Add)
6. Activity Year	26	29	4	N	Four digit year (e.g., 1999)
7. MSA	30	33	4	AN	As defined by OMB; Right justified with leading zeros or NA left justified for areas outside of an MSA
8. State	34	35	2	N	FIPS code with leading zeros
9. County	36	38	3	N	FIPS code with leading zeros

AN-AlphaNumeric

N-Numeric

**System Title and Acronym:**

CRA: Community Reinvestment Act

**Descriptive File Name:**

1999 Composite Small Farm

10. Census Tract/BNAs	39	45	7	AN	As defined by the Bureau of Census; Right justified with leading/trailing zeros and decimal point (e.g., 0010.00) or NA left justified if the street address does not exist
11. Number of Small Farm Loans Originated with Loan Amount at Origination $\leq$ \$100,000	46	51	6	N	Zero if not applicable
12. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination $\leq$ \$100,000	52	59	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
13. Number of Small Farm Loans Purchased with Loan Amount at Origination $\leq$ \$100,000	60	65	6	N	Zero if not applicable
14. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination $\leq$ \$100,000	66	73	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
15. Number of Small Farm Loans Originated with Loan Amount at Origination $>$ \$100,000 and $\leq$ \$250,000	74	79	6	N	Zero if not applicable
16. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination $>$ \$100,000 and $\leq$ \$250,000	80	87	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$125,100 would be reported as 125} or zero if not applicable
17. Number of Small Farm Loans Purchased with Loan Amount at Origination $>$ \$100,000 and $\leq$ \$250,000	88	93	6	N	Zero if not applicable

AN-AlphaNumeric

N-Numeric

**System Title and Acronym:**

CRA: Community Reinvestment Act

**Descriptive File Name:**

1999 Composite Small Farm

18. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination > \$100,000 and ≤ \$250,000	94	101	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$125,100 would be reported as 125} or zero if not applicable
19. Number of Small Farm Loans Originated with Loan Amount at Origination > \$250,000	102	107	6	N	Zero if not applicable
20. Total Loan Amount of Small Farm Loans Originated with Loan Amount at Origination > \$250,000	108	115	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$325,100 would be reported as 325} or zero if not applicable
21. Number of Small Farm Loans Purchased with Loan Amount at Origination > \$250,000	116	121	6	N	Zero if not applicable
22. Total Loan Amount of Small Farm Loans Purchased with Loan Amount at Origination > \$250,000	122	129	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$325,100 would be reported as 325} or zero if not applicable
23. Number of loans to Small Farms with Gross Annual Revenues ≤ \$1 million	130	135	6	N	Zero if not applicable
24. Total Loan Amount of loans to Small Farms with Gross Annual Revenues ≤ \$1 million	136	143	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
25. Number of Small Farm Loans Reported as Affiliate Loans	144	149	6	N	Zero if not applicable
26. Total Loan Amount of Small Farm Loans Reported as Affiliate Loans	150	157	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable

AN-AlphaNumeric

N-Numeric

**System Title and Acronym:**

CRA: Community Reinvestment Act

**Descriptive File Name:**

1999 Composite Small Farm

27. Number of loans Originated to Small Farms with Gross Annual Revenues $\leq$ \$1 million	158	163	6	N	Zero if not applicable
28. Total Loan Amount of loans Originated to Small Farms with Gross Annual Revenues $\leq$ \$1 million	164	171	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
29. Number of Small Farm Loans Purchased with Gross Annual Revenues $\leq$ \$1 million	172	177	6	N	Zero if not applicable
30. Total loan amount of Small Farm Loans Purchased with Gross Annual Revenues $\leq$ \$1 million	178	185	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
31. Number of Small Farm Loans Originated Reported as Affiliate Loans	186	191	6	N	Zero if not applicable
32. Total Loan Amount of Small Farm Loans Originated Reported as Affiliate Loans	192	199	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
33. Number of Small Farm Loans Purchased Reported as Affiliate Loans	200	205	6	N	Zero if not applicable
34. Total Loan Amount of Small Farm Loans Purchased Reported as Affiliate Loans	206	213	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
35. Filler	214	314	101	AN	Blank

AN-AlphaNumeric

N-Numeric

**System Title and Acronym:** CRA: Community Reinvestment Act

**Descriptive File Name:** 1999 Community Development

**Record Format:** **Length** 314

**Type** FB

**Block Size** 24,178

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Record ID	1	1	1	N	Value is 6
2. Respondent ID	2	11	10	AN	Assigned by regulatory agency. (same as HMDA ID, if applicable) Right justified with leading zeros
3. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute(e.g., January 17, 2000, at 1:30 pm would be 199901171330)
5. Transaction Code	25	25	1	N	Value is 2 (Add)
6. Activity Year	26	29	4	N	Four digit year (e.g., 1999)
7. Number of Community Development Loans	30	35	6	N	Zero if not applicable
8. Total Loan Amount of Community Development Loans	36	43	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable

AN-AlphaNumeric

N-Numeric



**System Title and Acronym:**

CRA: Community Reinvestment Act

**Descriptive File Name:**

1999 Community Development

9. Number of Community Development Loans Reported as Affiliate Loans	44	49	6	N	Zero if not applicable
10. Total Loan Amount of Community Development Loans Reported as Affiliate Loans	50	57	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
11. Number of Community Development Loans Originated	58	63	6	N	Zero if not applicable
12. Total Loan Amount of Community Development Loans Originated	64	71	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
13. Number of Community Development Loans Purchased	72	77	6	N	Zero if not applicable
14. Total Loan Amount of Community Development Loans Purchased	78	85	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
15. Number of Community Development Loans Originated Reported as Affiliate Loans	86	91	6	N	Zero if not applicable
16. Total Loan Amount of Community Development Loans Originated Reported as Affiliate Loans	92	99	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
17. Number of Community Development Loans Purchased Reported as Affiliate Loans	100	105	6	N	Zero if not applicable

AN-AlphaNumeric

N-Numeric

**File Content**

Division of IRM

Page 1 of 3**System Title and Acronym:**CRA: Community Reinvestment Act**Descriptive File Name:**1999 Community Development

18. Total Loan Amount of Community Development Loans Purchased Reported as Affiliate Loans	106	113	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
19. Filler	114	314	201	AN	Blank

AN-AlphaNumeric

N-Numeric

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May 1, 1998

**System Title and Acronym:**

CRA: Community Reinvestment Act

**Descriptive File Name:**1999 Consortium/Third Party (Optional)  
(These loans not required to be reported.)**Record Format:****Length**

314

**Type**

FB

**Block Size**

24,178

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Record ID	1	1	1	N	Value is 7
2. Respondent ID	2	11	10	AN	Assigned by regulatory agency. (same as HMDA ID, if applicable) Right justified with leading zeros
3. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute(e.g., January 17, 1999, at 1:30 pm would be 199901171330)
5. Transaction Code	25	25	1	N	Value is 2 (Add)
6. Activity Year	26	29	4	N	Four digit year (e.g., 1999)
7. Number of Consortium/Third Party Loans	30	35	6	N	Zero if not applicable
8. Total Loan Amount of Consortium/Third Party Loans	36	43	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable

AN-AlphaNumeric

N-Numeric

**System Title and Acronym:**

CRA: Community Reinvestment Act

**Descriptive File Name:**1999 Consortium/Third Party (Optional)  
(These loans not required to be reported.)

9. Number of Consortium/Third Party Loans Originated	44	49	6	N	Zero if not applicable
10. Total Loan Amount of Consortium/Third Party Loans Originated	50	57	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
11. Number of Consortium/Third Party Loans Purchased	58	63	6	N	Zero if not applicable
12. Total Loan Amount of Consortium/Third Party Loans Purchased	64	71	8	N	Rounded to the nearest thousand with leading zeros and without commas {e.g., \$25,100 would be reported as 25} or zero if not applicable
13. Filler	72	314	243	AN	Blank

AN-AlphaNumeric

N-Numeric

**System Title and Acronym:** CRA: Community Reinvestment Act

**Descriptive File Name:** 2000 Assessment Area

**Record Format:** **Length** 314

**Type** FB

**Block Size** 24,178

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Record ID	1	1	1	N	Value is 8
2. Respondent ID	2	11	10	AN	Assigned by regulatory agency. (same as HMDA ID, if applicable) Right justified with leading zeros
3. Agency Code	12	12	1	N	Values are 1=OCC, 2=FRS, 3=FDIC, or 4=OTS
4. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute(e.g., January 17, 1999, at 1:30 pm would be 199901171330)
5. Transaction Code	25	25	1	N	Value is 2 (Add)
6. Activity Year	26	29	4	N	Four digit year (e.g., 1999)
7. Military Personnel Flag	30	30	1	N	1 = Not Predominately Military Personnel 2 = Predominately Military Personnel dependents and their dependents
8. Assessment Area Number	31	34	4	N	Values are 0001 through 9999; Right justified with leading zeros or blank if Military Personnel Flag = 2

AN-AlphaNumeric

N-Numeric

System Title and Acronym:

CRA: Community Reinvestment Act

Descriptive File Name:

2000 Assessment Area

9. +/-	35	35	1	AN	+ = Add to assessment area - = Delete from assessment area Blank if Military Personnel Flag = 2
10. MSA	36	39	4	AN	As defined by OMB; right justified with leading zeros, NA left justified or blank if Military Personnel Flag = 2
11. State Code	40	41	2	AN	FIPS code with leading zeros, NA left justified, or blank if Military Personnel Flag = 2
12. County Code	42	44	3	AN	FIPS code with leading zeros, NA left justified, or blank if Military Personnel Flag = 2
13. Census Tract-BNA	45	51	7	AN	As defined by the Bureau of Census; nclude decimal point and any leading or trailing zeros (e.g., 0010.00), NA left justified, or blank if Military Personnel Flag = 2
14. Filler	52	314	263	AN	Blank